

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re:

WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE

Debtor(s)

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Case No. 07-42341

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/CHRISTOPHER J. MOSER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 07-42341 BTR Judge: BRENDA T. RHOADES  
Case Name: WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE  
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/09/07 (f)  
341(a) Meeting Date: 11/05/07  
Claims Bar Date: 07/22/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 5413 CALUMET DR. PLANO, TX 75023 Debtor Claimed 100% Exemption on Schedule C	219,509.00	0.00	DA	0.00	FA
2. CASH Debtor Claimed 100% Exemption on Schedule C	74.00	0.00	DA	0.00	FA
3. FINANCIAL ACCOUNTS Debtor Claimed 100% Exemption on Schedule C	407.95	0.00	DA	0.00	FA
4. HOUSEHOLD GOODS Debtor Claimed 100% Exemption on Schedule C	10,384.00	0.00	DA	0.00	FA
5. WEARING APPAREL Debtor Claimed 100% Exemption on Schedule C	1,569.00	0.00	DA	0.00	FA
6. FURS AND JEWELRY Debtor Claimed 100% Exemption on Schedule C	1,170.00	0.00	DA	0.00	FA
7. STOCK -HOUSING RESOURCE INC. (42%)	0.00	50.00	DA	0.00	FA
8. LIMITED PARTNERSHIP INTEREST NORTH ASSOCIATES LTD. 12/03/07 Order on Trustee's Objection to Exemptions - debtors' exemption denied to the extent the value exceeds the maximum allowable wildcard exemption.	50.00	50.00	DA	0.00	FA
9. WACO ASSOCIATES (49%)	0.00	50.00	DA	0.00	FA
10. ACCOUNTS RECEIVABLE	354,002.18	50.00	DA	0.00	FA
11. 2003 JEEP WRANGLER Debtor Claimed 100% Exemption on Schedule C	17,050.00	0.00	DA	0.00	FA
12. 2004 HUMMER no equity Debtor Claimed 100% Exemption on Schedule C	36,825.00	0.00	DA	0.00	FA
13. 529 Plan (u) Debtor Claimed 100% Exemption on Schedule C	600.00	0.00	DA	0.00	FA

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 07-42341 BTR Judge: BRENDA T. RHOADES  
Case Name: WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE

Trustee Name: CHRISTOPHER J. MOSER  
Date Filed (f) or Converted (c): 10/09/07 (f)  
341(a) Meeting Date: 11/05/07  
Claims Bar Date: 07/22/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 2007 TAX REFUND (u) Estate's portion of the tax refund = \$340.66. Debtor's portion of the tax refund = \$100.28.	440.94	340.69		440.94	FA
15. PREFERENCE - DINERS CLUB INTERNATL (u) Adv. #08-04196	4,358.53	4,358.53		3,500.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.37	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$646,440.60	\$4,899.22	\$3,941.31	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Phillip Sauder is employed as special counsel. On Dec. 3, 2007, Order on Trustee's Objection to Exemptions was entered.  
On Dec. 1, 2008, Adv. 08-04196 was filed, item # 15. On April 23, 2009, Default judgment Against Diners Club International was entered, item # 15. On July 13, 2010, Order Approving Settlement Agreement was entered, item # 15.

Initial Projected Date of Final Report (TFR): 12/31/09      Current Projected Date of Final Report (TFR): 12/14/10

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 07-42341 -BTR  
Case Name: WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE  
Taxpayer ID No: \*\*\*\*\*4611  
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9791 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
12/19/08	14	United States Treasury Austin, TX	2007 Tax Refund	1224-000	440.94		440.94
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		440.95
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		440.96
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		440.97
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		440.98
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		440.99
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.00
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.01
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.02
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.03
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.04
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.05
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.06
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.07
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.08
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.09
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.01		441.10
08/25/10	15	Citibank (South Dakota), N.A. Customer Service Center PO Box 6500 Sioux, Falls, SD 57117	Preference	1241-000	3,500.00		3,941.10
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.02		3,941.12
08/31/10	000301	Phillip Sauder 5521 Greenville Ave, Suite 104-253 Dallas, TX 75206	Per Order Entered 07/13/10 Attorney Fees	3210-000		1,433.93	2,507.19
08/31/10	000302	U.S. Bankruptcy Court 660 N. Central Expressway Ste. 300B	Per Order Entered 07/13/10 Adversary 08-4196 Filing Fee	2700-000		250.00	2,257.19

Page Subtotals 3,941.12 1,683.93

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit B

Case No: 07-42341 -BTR  
Case Name: WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE  
Taxpayer ID No: \*\*\*\*\*4611  
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9791 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Plano, Texas 75074					
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,257.25
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.05		2,257.30
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.06		2,257.36
12/14/10	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.02		2,257.38
12/14/10		Transfer to Acct #*****4197	Final Posting Transfer	9999-000		2,257.38	0.00

COLUMN TOTALS	3,941.31	3,941.31	0.00
Less: Bank Transfers/CD's	0.00	2,257.38	
Subtotal	3,941.31	1,683.93	
Less: Payments to Debtors		0.00	
Net	3,941.31	1,683.93	

Page Subtotals 0.19 2,257.38

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
Exhibit B

Case No: 07-42341 -BTR  
Case Name: WHITE JR, JOHN LEWIS  
WHITE, PAMELA DIANNE  
Taxpayer ID No: \*\*\*\*\*4611  
For Period Ending: 12/14/10

Trustee Name: CHRISTOPHER J. MOSER  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4197 BofA - Checking Account

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/14/10		Transfer from Acct #*****9791	BALANCE FORWARD Transfer In From MMA Account	9999-000	2,257.38		0.00 2,257.38

COLUMN TOTALS	2,257.38	0.00	2,257.38
Less: Bank Transfers/CD's	2,257.38	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
	BofA - Money Market Account - *****9791	3,941.31	1,683.93	0.00
	BofA - Checking Account - *****4197	0.00	0.00	2,257.38
		-----	-----	-----
		3,941.31	1,683.93	2,257.38
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 2,257.38 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-42341		Page 1		Date: December 14, 2010		
Debtor Name: WHITE JR, JOHN LEWIS		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 8200-00	JOHN & PAMELA WHITE 5413 CALUMET DR. PLANO, TX 75023	Administrative		\$100.28	\$0.00	\$100.28
000001 070 7100-00	Texans Credit Union c/o Asset Recovery & Fraud Services PO Box 853912 Richardson, TX 75085-3912	Unsecured		\$4,928.20	\$0.00	\$4,928.20
000002 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$3,348.31	\$0.00	\$3,348.31
000003 070 7100-00	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$4,990.46	\$0.00	\$4,990.46
000004 070 7100-00	Capital Recovery II 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$731.68	\$0.00	\$731.68
000005 070 7100-00	Capital Recovery One 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured		\$575.02	\$0.00	\$575.02
000006 070 7100-00	Chase Bank USA, NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$10,490.53	\$0.00	\$10,490.53
000007 070 7100-00	Chase Bank USA, NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$9,315.43	\$0.00	\$9,315.43
000008 070 7100-00	Chase Bank USA, NA PO BOX 15145 Wilmington, DE 19850-5145	Unsecured		\$6,889.73	\$0.00	\$6,889.73
000009 070 7100-00	eCAST Settlement Corporation assignee of HSBC Bank Nevada and its Assigns POB 35480 Newark NJ 07193-5480	Unsecured		\$1,586.76	\$0.00	\$1,586.76
000010 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$13,058.76	\$0.00	\$13,058.76
000011 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$26,408.59	\$0.00	\$26,408.59

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Case Number: 07-42341 Page 2 Date: December 14, 2010  
Debtor Name: WHITE JR, JOHN LEWIS Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000012 070 7100-00	FIA CARD SERVICES, N.A./BANK OF AMERICA by American InfoSource L.P. as its agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$28,659.54	\$0.00	\$28,659.54

Case Totals:

\$111,083.29

\$0.00

\$111,083.29

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-42341

Case Name: WHITE JR, JOHN LEWIS

WHITE, PAMELA DIANNE

Trustee Name: CHRISTOPHER J. MOSER

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTOPHER J. MOSER	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be \_\_\_\_\_ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Texans Credit Union	\$ _____	\$ _____	\$ _____
000002	Capital Recovery One	\$ _____	\$ _____	\$ _____
000003	Capital Recovery II	\$ _____	\$ _____	\$ _____
000004	Capital Recovery II	\$ _____	\$ _____	\$ _____
000005	Capital Recovery One	\$ _____	\$ _____	\$ _____
000006	Chase Bank USA, NA	\$ _____	\$ _____	\$ _____
000007	Chase Bank USA, NA	\$ _____	\$ _____	\$ _____
000008	Chase Bank USA, NA	\$ _____	\$ _____	\$ _____
000009	eCAST Settlement Corporation assignee of	\$ _____	\$ _____	\$ _____
000010	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000011	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ _____	\$ _____	\$ _____
000012	FIA CARD SERVICES, N.A./BANK OF AMERICA	\$ _____	\$ _____	\$ _____

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$        have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be        percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$        have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be        percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$        .